essential for resolving the farm crisis, which go beyond the credit delivery system, also form part of this Report. In the long-term interest of the financial system, a positive repayment culture for bank loans deserves to be actively promoted.

The Report recommend as under:—

1. **Immediate Credit Measures include:**

Implementation of the Prime Minister's Relief Package: The needs of individual households should be taken into account with necessary flexibility. Rescheduling of loan of farmers affected by natural calamities. Credit for Rainfed Areas; Formalisation of informal credit; Inclusion of financially excluded; Project-Based Lending.

2. **Financial Architecture include:**

Agency and Mobile Banking; System of Bharat Kisan Credit Card; Reforming Lead Bank Scheme; Credit Counseling for Farmers; Simplifying the Procedure for Mortgages; Simplifying Procedure to Reduce Transaction Costs; Computerization of Records; Integration of Micro Finance Institutions with the Mainstream Banking; Improved Deployment of Rural Infrastructure Development Fund (RIDF).

3. **Institutional Architecture include:**

Federations of Farmers-Self Help Groups (SHGs).

4. **Risk Mitigation Measures include** :

Crop Insurance; Weather Insurance; Price Risk Mitigation; Variable Tariff; Crop Surveillance; Mitigating Risks from Spurious Inputs; Strengthening of Research and Extension Services.

5. **Other Measures include** :

Expanding Livelihood Base and Rural Health Facilities.

Hike in price of **milk in Delhi**

†548. SHRI MOTILAL VORA:
SHRI SATYAVRAT CHATURVEDI:

Will the Minister of AGRICULTURE be pleased to state:

(a) whether in Delhi, Mother Dairy and other companies have effected hike in price of milk in October, 2007;

(b) if so, to what extent;

(c) to what extent Delhi's Mother Dairy and other companies were making profit per litre of milk before this price-rise; and

(d) whether his Ministry has enquired about it from these profit making companies?

THE MINISTER OF STATE IN THE MINISTRY OF AGRICULTURE (SHRI TASLIMUDDIN): (a) to (c) Yes, Sir. Mother Dairy and Delhi Milk Scheme have effected hike in sale price of milk by Re. 1/ per litre in October, 2007 as a result of similar hike in procurement price of milk. Other suppliers including Amul have also reportedly, done the same. Mother Dairy, Delhi has informed that they incurred losses during 2006 and 2007 and first half of 2007-08 and are not earning profit. DMS is also not earning any profit on sale of milk.

(d) Does not arise in view of answer to (a) to (c) above.

---

†Original notice of the question was received in Hindi.